

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 11 on 3/28/12 and was converted to a case under chapter 7 on 9/5/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Azim Feda
6918 Wolf Run Shoals Road
Fairfax Station, VA 22039

Case Number: 12-12001-BFK
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-5005

Attorney for Debtor(s) (name and address):

Nathan A. Fisher
3977 Chain Bridge Road, #2
Fairfax, VA 22030
Telephone number: (703) 691-1642

Bankruptcy Trustee (name and address):

H. Jason Gold
Wiley Rein LLP
7925 Jones Branch Drive
Suite 6200
McLean, VA 22102
Telephone number: (703) 905-2825

Meeting of Creditors:

Date: **10/7/13**

Time: **11:00 AM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
12/6/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: September 10, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Azim Feda
 Debtor

Case No. 12-12001-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: stewarts
 Form ID: B9A

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 Total Noticed: 27

Date Rcvd: Sep 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2013.

db +Azim Feda, 6918 Wolf Run Shoals Road, Fairfax Station, VA 22039-1732
 aty +Andrew Todd Rich, BWV Law Group, LLC, 8100 Three Chopt Road, Suite 240,
 Richmond, VA 23229-4833
 aty +Gilbert Barnett Weisman, Becket & Lee, LLP, 16 General Warren Blvd., P. O. Box 3001,
 Malvern, PA 19355-0701
 cr +US Bank National Association, BWV Law Group, LLC, 8100 Three Chopt Road, Suite 240,
 Richmond, VA 23229-4833
 11139011 +Jormandy, LLC, assignee of Chase Bank USA, N.A., P. O. Box 12173, Norfolk, VA 23541-0173
 11066190 +Paragonway, Po Box 92109, Austin, TX 78709-2109
 11066194 +Wachovia/HIP Advisors, Po Box 50014, Roanoke, VA 24040-5014
 11066195 +Wells Fargo Dealer Services, Bankruptcy, Po Box 1879, Winterville, NC 28590-1879

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: BL-BECKET.COM Sep 11 2013 03:38:00 Gilbert Barnett Weisman, Becket & Lee, LLP,
 16 General Warren Blvd., P. O. Box 3001, Malvern, PA 19355-0701
 aty E-mail/Text: Fbarsad@cs.com Sep 11 2013 02:28:43 Nathan A. Fisher,
 3977 Chain Bridge Road, #2, Fairfax, VA 22030
 tr +EDI: BHJGOLD.COM Sep 11 2013 03:39:00 H. Jason Gold, Wiley Rein LLP,
 7925 Jones Branch Drive, Suite 6200, McLean, VA 22102-3376
 11288016 EDI: MERRICKBANK.COM Sep 11 2013 03:39:00 Advanta Bank Corporation,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 11066183 +EDI: MERRICKBANK.COM Sep 11 2013 03:39:00 Advanta Bk, Po Box 844,
 Spring House, PA 19477-0844
 11066184 +EDI: AMEREXP.COM Sep 11 2013 03:38:00 American Express, American Express Special Research,
 Po Box 981540, El Paso, TX 79998-1540
 11186287 EDI: BECKLEE.COM Sep 11 2013 03:38:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 11079606 EDI: BECKLEE.COM Sep 11 2013 03:38:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 11066185 +EDI: ACCB.COM Sep 11 2013 03:38:00 Asset Acceptance Llc, Attn: Bankruptcy, Po Box 2036,
 Warren, MI 48090-2036
 11066186 EDI: BANKAMER.COM Sep 11 2013 03:38:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410-0000
 11135090 EDI: BANKAMER2.COM Sep 11 2013 03:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 11066187 +EDI: CAPITALONE.COM Sep 11 2013 03:38:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 11066188 +EDI: MID8.COM Sep 11 2013 03:38:00 Midland Credit Mgmt In, 8875 Aero Dr,
 San Diego, CA 92123-2255
 11066189 +E-mail/Text: ustpreregion04.ax.ecf@usdoj.gov Sep 11 2013 02:39:25 Office of the U.S. Trustee,
 115 South Union St., Ste. 210, Alexandria, VA 22314-3361
 11066191 EDI: PRA.COM Sep 11 2013 03:39:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541-0000
 11066192 +EDI: SEARS.COM Sep 11 2013 03:38:00 Sears/cbna, 701 East 60th St N,
 Sioux Falls, SD 57104-0432
 11301722 +EDI: WFFC.COM Sep 11 2013 03:38:00 US Bank National Association, c/o Wells Fargo Bank, NA,
 Attn: Bankruptcy Department, 3476 Stateview Blvd., MAC #D3347-014, Fort Mill, SC 29715-7200
 11066193 +EDI: TSYS2.COM Sep 11 2013 03:38:00 Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 11557264 EDI: WFFC.COM Sep 11 2013 03:38:00 Wells Fargo Bank, N.A., Home Equity Group,
 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
 11066196 EDI: WFFC.COM Sep 11 2013 03:38:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2013

Signature: /s/Joseph Speetjens

District/off: 0422-9

User: stewarts
Form ID: B9A

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Total Noticed: 27

Date Rcvd: Sep 10, 2013

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2013 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor US Bank National Association bkvaecfupdates@bww-law.com
Gilbert Barnett Weisman on behalf of Creditor American Express Centurion Bank
notices@becket-lee.com
H. Jason Gold jgold@wileyrein.com,
VA19@ecfcbis.com;pmccarthy@wileyrein.com;khertz@wileyrein.com;jgold@ecf.epiqsystems.com;jfarnum@wileyrein.com
Joseph A. Guzinski on behalf of U.S. Trustee Judy A. Robbins, ll joseph.a.guzinski@usdoj.gov,
USTPRegion04.ax.ecf@usdoj.gov
Judy A. Robbins, ll ustpreion04.ax.ecf@usdoj.gov
Nathan A. Fisher on behalf of Debtor Azim Feda Fbarsad@cs.com, barsad@aol.com
TOTAL: 6